

SENATE BILL 2719  
By Cooper

AN ACT to amend Tennessee Code Annotated, Title 33;  
Title 49; Title 56 and Title 71, relative to autism  
spectrum disorders.

WHEREAS, early intervention is the key to improving the health and well-being of children with autism spectrum disorders, so that they may become active, contributing members of society; and

WHEREAS, children with autism spectrum disorders can be diagnosed as early as eighteen (18) months of age, and treatment should begin immediately upon diagnosis; and

WHEREAS, children with autism spectrum disorders can benefit significantly from early, intensive speech therapy, physical therapy, occupational therapy, and behavioral therapy, which help to improve communication skills and functioning in everyday life activities; and

WHEREAS, children with autism spectrum disorders have a neurological disorder, and many insurance policies provide benefits for treatment of neurological disorders; therefore, therapies and treatments for autism spectrum disorders should be covered in the same manner and to the same extent as other neurological disorders; now, therefore,

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by adding the following language as a new, appropriately designated section:

**§ 56-7-2366.**

(a) As used in this section, "autism spectrum disorders" means neurological disorders, usually appearing in the first three (3) years of a person's life, that affect normal brain functions and are typically manifested by impairments in communication and social interaction, as well as restrictive, repetitive, and stereotyped behaviors.

(b) A contract or policy of an insurer that provides benefits for neurological disorders, whether under a group or individual accident and sickness contract, policy, or benefit plan, shall provide benefits and coverage for treatment of autism spectrum disorders that are as least as comprehensive as those provided for other neurological disorders. These benefits and coverage for treatment shall be provided to any person under twenty-one (21) years of age.

(c) Benefits provided for treatment of autism spectrum disorders shall be subject to deductible and co-payment requirements and benefit limits which are no more stringent than those established for the treatment of other neurological disorders.

(d) An insurer that provides benefits for neurological disorders shall not deny or refuse to provide services to, or refuse to renew, refuse to reissue, or otherwise terminate or restrict services to a person solely because the person is diagnosed with an autism spectrum disorder.

(e) The provisions of this section shall not expand the type or scope of treatment beyond that authorized for any other diagnosed neurological disorder and shall be effective upon any contract, policy, or plan which is delivered, issued for delivery, amended or renewed on or after July 1, 2006.

(f) Nothing in this act shall apply to accident-only, specified disease, hospital indemnity, Medicare supplement, long-term care, or other limited benefit hospital insurance policies.

SECTION 2. This act shall take effect July 1, 2006, the public welfare requiring it.